Cash-Fly: A Web Based Income Expense Tracker

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FINAL YEAR DESIGN PROJECT REPORT

This Report Presented in Partial Fulfillment of the Requirements for the **Degree of Bachelor of Science in Computer Science and Engineering**

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May 14, 2025

APPROVAL

This Project titled **"CashFly-Control"**, submitted by Khairul Basar, ID No: **151-15-4738** to the Department of Computer Science and Engineering, Daffodil International University has been accepted as satisfactory for the partial fulfillment of the requirements for the degree of B.Sc. in Computer Science and Engineering and approved as to its style and contents. The presentation has been held on **14 May, 2025**.

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DECLARATION

I hereby declare that this project has been done by me under the supervision of **Afjal Hossan Sarower, Lecturer (Senior Scale)**, Department of Computer Science and Engineering, Daffodil International University. I also declare that neither this project nor any part of this project has been submitted elsewhere for the award of any degree or diploma.

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ACKNOWLEDGEMENTS

This work would not have been possible without the support and contributions of many individuals over the past two semesters. I'm deeply grateful to everyone who has assisted me in one way or another.

First, I express my heartfelt thanks and gratefulness to the almighty for His divine blessing making it possible for me to complete the **Final Year Design Project (FYDP)** successfully.

I are grateful and wish my profound indebtedness to **Afjal Hossan Sarower, Lecturer (Senior Scale),** Department of Computer Science and Engineering, Daffodil International University, Dhaka, Bangladesh. Deep knowledge and keen interest of my supervisor in the field of **Web Design and Development to** carry out this project. His endless pa- tience, scholarly guidance, continual encouragement, constant and energetic supervision, constructive criticism, valuable advice, reading many inferior drafts, and correcting them at all stages have made it possible to complete this project.

I would like to express my heartfelt gratitude to the Head of the Department of Com- puter Science and Engineering, for his kind help in finishing my project and also to other faculty members and the staff of the Department of Computer Science and Engineering, Daffodil International University.

I would like to thank my entire course-mates at Daffodil International University, who took part in this discussion while completing the coursework.

Finally, I must acknowledge with due respect the constant support and patience of my parents.

ABSTRACT

Cash-Fly Cash-Fly is an online personal finance application and serves as an expense-tracking tool. Built on the MERN stack (MongoDB, Express. js, React. js, Node. js), providing a secure way of logging, tracking income and expenses, and visualizing financial data using interactive charts. The app has user authentication using JWT to log in securely and protect your data. They can enter and categorize transactions, see their updated balance in real time, and create reports about their financial health. The project had also been designed under the KISS philosophy, as well as to be easy to use, and secure, offering a well-designed, easy-to-use and fast user experience for its use on various devices. The frontend of the system is responsive and developed in React. js and styled with Tailwind CSSThe backend logic for managing user data and handling transactions was developed using Node. js and Express. js. The user's information and transactions data is stored in MongoDB which guarantees scalability, and reliability. This meant that testing the application to determine cross-device functionality, data management and security were also positive. The project's aim is to provide a simple and easy-to-use a tool to manage finances to get a grip on one's finances! While the current implementation of the system is sound, future refinements might consist of such features as automatic categorization, multi-user functionality and embedding into mobile applications. The project is an example of how to use web-development technologies and good practice to build a financial oriented user interface.

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Chapter 1

Introduction

1.1 Introduction

For those wishing to be financially stable in the digital age, financial management is becoming an important life skill. As income streams and daily expenses get more complex, traditional tools such as manual entries or Excel spreadsheets become outdated for most" said Lehmann. Such techniques can be cumbersome, error-prone, and do not account for real-time information and instantaneous feedbacks, which are critical to support financial judgements. For this purpose, CashFlyControl is created; an intelligent, modern and intuitive web-app for managing personal finances with ease and without much hassle!

Cash Fly Control is based on the MERN stack—a robust stack comprising of MongoDB, Express. js, React. js, and Node. js which allows front-end, back-end and database to meld effortlessly. The app has a clean and responsive UI, built on top of Tailwind CSS, to be used on desktops, tablets and smartphones. At the centre of the platform is an all-encompassing dashboard, offering live details of users finances at a glance, including total balance, income, expenses and recent transactions through interactive and visually-attractive elements.

The app also implements secure authentication with JSON Web Tokens (JWT), and bcrypt. js to make sure users' privacy is protected." After they are logged in, the users can wander through several itineraries about earn and expense management, where they can insert, see and delete a transaction. All of the financial transactions are auto-updated and reflected on the dashboard, so that users can see their cash flow live right away. To enhance the usability further, we use advanced data visualization through Recharts that treat users with bar charts for income tracking, line charts for expenses and pie charts for balance distribution. These visuals aids allow users to quickly spot trends and size up the way they spend their money.

In the end, Cash Fly Control is more than a budgeting tool—it's a step towards financial literacy and responsibility. Using the app, users are armed with instant financial information in a simple to use interface, allowing them take control of their finances and make progress towards their financial goals.

1.2 Motivation

Cash Fly Control was inspired by a growing need for an easy affordable way to control your personal finances. In today's fast-moving world, where financial literacy is playing an increasingly important role, many individuals struggle to keep track of their earnings, spending and overall financial health through pen and paper, or messy spreadsheets. These mechanisms commonly need manually recording transactions with a potential of inaccuracy and lack of up to date information to help with the immediate global financial decision. From there, I knew that a tool that makes expense tracking easy and helps users feel a sense of authority over their financial futures would be a meaningful contribution. What they wanted Moneymanager's founders wanted to create a tool that not only includes budgeting functionality but also includes real-time data visualisation, secure sign-in and a user friendly experience making the tracking of finances more engaging and easier to manage. Yes, with the help of the latest web technologies (e.g., MERN stack, JWT authentication, and interactive charting libraries such as Recharts), I would strive to design a scalable and user-friendly solution that empowers users to monitor, analyze, and fine-tune their financial behavior intuitively and securely. The aim with Cash Fly Control, was to build a tool that promotes good financial well-being and discipline, giving users a tool that made it easier to satisfy financial goals, and demonstrate the power and potential of modern web development to tackle meaningful, real-world problems.

1.3 Objectives

– Build a responsive money flow monitor, Cash Fly Control that is going to allow users to safely and securely monitor their income and expenses. Some of the features: User authentication Balance overview page Income/Expenditure Category system Data visualization (bar/line/pie chart) Developed using MERN stack, it guarantees its scalability, the performance and an instinctive UX/UI.

- **Easy to Use Interface:** Develop User Friendly design for easy interaction. Created

A Responsive User-Friendly Navbar/Menu Bar With Tailwind CSS To Meet FIFO Business Objectives, For Layman To Use.

- **Authentication:** Securely created account and sign in with personalized access using JSON Web Token (JWT), hash password with bcrypt. js library and Authentication APIs.
- **Dashboard:** Added a Dashboard with data fetching from Dashboard APIs: Recent Transactions list, Financial Overview data with pie chart.
- **Income Details:** Added page to Add, View and Delete Income for authenticated user with bar chart visualization of the income sources using the Add, View and Delete Income APIs.
- **Expense Details:** Implemented Add, View, and Delete Expenses with a line-chart visualization for authenticated users to add, view, and delete expenses. Fine tune the logic on the backend to automatically deal with dynamic incomes, expenses, and balance. Employ real-time database and FE synchronization and provide users with accurate financial insights.
- **The system should be scalable and ready for the future: -** Implement a modular and scalable development, which allows making future improvements, such as integration with online payments and advanced paid functions, keeping the system alive and scalable in a long period.
- **Robust Application Performance:** Make the application capable of working properly in different situations by dealing with big data, multicustomers, and all time performance for getting a very reliable customer experience.

1.4 Methodology

Cash Fly Control was architected using an iterative, agile-based development process that enables rapid prototyping, testing and incorporation of high-quality, scalable, user-friendly functionality. It followed several development steps (planning, designing, developing, testing, deploying etc.), some feedback cycles through which the application was adapted to meet both the project goals and user needs.

- **Requirement Gathering & Analysis:** The initial step was to gather insightful requirements by performing the market research looking at the features required for making an impactful expense tracking app. The contexts of user scenarios which are income/expense management, real time update, and visualisation for better understanding were taken into account. Functional and non-functional

requirements were identified, such as user authentication, data protection, responsive UI and scalability.

- **Design & Prototyping:** After the requirement finalization, we proceeded with the designing of the UI of the app and User Experience of the app. Attention was put on developing a user-friendly and responsive design, so people with different technological background could easily access and use the application. Wireframes and mockups for the dashboard, income & expense, and data visualization were developed, with feedback used to refine the user interface. Prototyping could have been done in tools like Figma or Adobe XD.
- **Development & Implementation:** Development was carried out in a modular fashion, where the frontend and backend are interconnected using the MERN stack. React was used for the frontend. js petains flexible user interface and high-performance user interaction. On the backend, Node. js and Express. js were used for creation of RESTful APIs to manage income, expenses and user authentication. The database used is MongoDB, which is scalable and suitable for large amounts of data. Core functionalities like, JWT based Authentication, Secure password hashing with bcrypt. js and real-time data synchronization was implemented at this stage.
- **Testing**—An important aspect of development, we tested along the whole development cycle using both manual and automated methods. This comprised of unit tests for each component, API functionality tests for integration, and end-to-end tests for making sure the app worked consistently on all devices. Security Testing was also executed to check whether JWT authentication and password storing were secure. Furthermore, data correctness was assured by verifying that the balance computations were correct and real-time synchronization between users frontend and the backend layer was working as expected.
- **Deployment:** After development and testing were done with, the application was deployed to the cloud (for example, Heroku or AWS) to achieve scalability and high availability. CI/CD pipelines were implemented to automate deployment and process subsequent updates in a less time-consuming and tedious manner than previously.
- **Maintenance and Future Improvements:** Following the deployment, the service will be maintained and continuously updated to improve both functionality and bug-fixes, and to add new features. It may consider to add online payment gateways, advanced analytics and more financial instruments to support in future.

1.5 Project Outcome

The result of the Cash Fly Control project is a complete, safe and easy to use expense monitoring tool for the web. Developed with the MERN stack, this app allows users to keep track of their income and expenses, view interactive charts with financial data and see their current momentary balance. All the vital functionalities such as secure user log-in, income /expense adding, management and dynamic dashboards have been successfully developed to make it adaptable across varied devices. The application has been well tested and is proven to be very efficient, correct calculations and secure both meeting the goal of the project and delivered the user a user`-friendly tool to manage perso-nal economy affectively. The scalable architecture also provides the platform an appropriate foundation for future improvements.

1.6 Organization of the Report

The report is organized into the following chapters:

Chapter 1: Introduction
This chapter introduces the project, its motivation, objectives, methodology, and the overall outcome.

Chapter 2: Background
This chapter provides an overview of the problem being addressed, reviews existing solutions, and describes the technologies used in the development of the project.

Chapter 3: Research Methodology
This chapter outlines the research and development approach, covering the requirement gathering, design, development, testing, and deployment processes.

Chapter 4: Implementation and Results
This chapter describes the system architecture, key features, and results obtained from testing the application, including its functionality and performance.

Chapter 5: Engineering Standards and Design Challenges
This chapter discusses the engineering standards followed during development and highlights the design challenges faced along with the solutions implemented.

Chapter 6: Conclusion

This chapter summarizes the achievements of the project, outlines potential future enhancements, and provides concluding remarks on the project's impact and development journey.

Chapter 2

Background

2.1 Introduction

In a time when economic awareness and motile checkbook management have become a startling reality to the masses, the demand for tools to help streamline expense tracking and budgeting has sky rocketed, yet very few products deliver on this mission. Klontz et al. (2011), people who track their spending are more likely to gain a sense of financial wellbeing and decrease psychological wounds pertaining money. But while manual recording and spreadsheets have long been used to keep track of expenses, they are too time-consuming and prone to errors and they do not allow immediate understanding of what is happening. Web and mobile technologies have changed the way we manage our personal finances. Apps such as Mint, YNAB (You Need A Budget) and PocketGuard have become popular by providing automated expense tracking, budgeting tools and data visualization. These applications make use of contemporary technologies like React. js to create user interfaces in real-time,Node. js to scaleable server architectures and Mongo db for flexible data storage, representing the next level of intuitive and easy to use finance tools. [1] Research by Goyal et al. (2020) emphasizes the relevance of visualizations in finance, where it allows end users to interpret cartloads of financial information efficiently and promptly. Bar chart and line chart features have been proven to increase user engagement and understanding of spending trends. And the support for user-authentication in the light of data-security and personalization is a very important aspect for establishing trust and service-adequacy for financial applications. [2] Despite the plethora of expenditure tracking applications, we find that there is still a space for applications that unify simplicity, customizability and real-time analytics in one place. Most available solutions either do not offer sophisticated visualization, or are too complex for the average user. This gap clearly depicts the necessity of a solution like "CashFlyControl" which focus towards building a simple, responsive and feature rich expense tracker that wear the shoes of present day users. CashFlyControl has been created following user-centered design methods and agile development processes, making it a tool that serves the users' needs. Using MERN stack (MongoDB, Express. js, React. js, Node. js),

CashFlyControl offers a clean and sustainable approach in line with the latest technologies and methodology to bring you all the flexible support you need to succeed with your web development project.

2.2 Literature Review

Table 2.1: Summary of Literature Reviewed.

Author(s)	Year	Title	Methodology	Key Findings
Ngoh & Darman [3]	2022	Money Management and Tracking Application	Application design & prototyping	Proposed a simplified interface for user-friendly financial management apps.
Spencer et al. [4]	2022	Counting cash: Tracking humanitarian expenditure	Qualitative study	Stressed importance of accurate cash tracking in humanitarian logistics.
Mah [6]	2022	Finance App with Chatbot	System implementation with chatbot integration	Found chatbot support improves user engagement and ease of use.
Qasim et al. [7]	2023	Drone Tech in Accounting	Conceptual model proposal	Introduced automation ideas in financial tracking through drone data.
Lee [14]	2021	Role of Financial Apps	Survey-based study	Found financial apps improve literacy and budgeting behavior.
Williams [15]	2020	Financial Data Visualization Tools	Analytical review	Visual tools increase accuracy and clarity in budget analysis.
Gupta et al. [16]	2022	Deep Learning in Finance Apps	Prototype & ML techniques	Machine learning enables predictive financial planning.
Jain [17]	2022	Tech in Personal Finance	Empirical review	Technology adoption improves accuracy and real-time tracking.
Sharma [18]	2021	Real-time Data Viz in Finance	Quantitative tool comparison	Real-time dashboards aid

				financial decision-making.
Lee [19]	2020	Finance with Predictive Modeling	Predictive analytics	Models help forecast user behavior and improve savings.
Turner [20]	2023	Trends in Financial Visualization	Literature synthesis	Recommends dynamic, interactive charts for usability in apps.

2.2.1 Similar Applications

There are numerous research works and applications to assist with personal money management that either have the same functionality, or adopt the same technology approach as the Cash Fly Control. For example, Ngoh and Darman (2022) created a money management application in emphasis of intuitive interfaces and simplicity of managing financial engagements, which is similar to user-centered design tone of Cash Fly Control. Mah (2022) developed a chatting bot automatic finance service extremely attractive and interesting with full of conversation emotion to assist users to get real time information that is similar to interactive function applying in our work. Gupta et al. (2022) presented a deep learningskdelenabled personal finance system which informed budgeting with predictions and outlined future scalability ideas for Cash Fly Control. Even present day mobile applications such as Mint, YNAB (You Need A Budget), and Pocket Guard provide income and expense tracking, real time visibility and visual analytics very similar to the core offerings of Cash Fly Control. But unlike a lot of these offerings, Cash Fly Control is a completely bespoke web-based app built on the MERN stack and architected with modularity in mind for easy expansion into things as in-app purchases or bank API integrations going forward. These related works and applications offer a baseline benchmark and reflect the increasing interest and development in the area of digital financial management.

2.2.2 Related Research

A large body of research in the literature supports the system design and implementation of Cash Fly Control in highlighting various aspects of personal finance tracking and data visualization. Ngoh and Darman [3] proposed a Money Management and Tracking Application, which deals with modules such as login systems, income/expense management, and history records. The method they followed was to incorporate the use of applied IT tools and to evaluate user's perceptions of satisfaction, highlighting the need of

structured and simple financial applications, something that Cash Flow Control follows. Spencer et al. [4] presented a case study on following cash expenditure in humanitarian organisations to improve systematic reporting and data collection. Thus the need for clear, open money tracking system implemented in Cash Fly Control in form of pie-line and bar charts. Gorham and Davis [5] advocated for manual logging of expenses as a way to promote financial literacy and argued for habitual use of tracking logs, an idea programmed into Cash Fly Control for simplicity and ease. Mah [6] created the "chatbot-assisted finance management app" with AI design to upgrade UX—suggesting integration of interactive tools to improve usability as a potential extent for your project. Qasim et al. [7] investigated incorporating futuristic drone tech in finance with the application of cash flow management at industrial scale. Although their use case is different, they share the same focus on automation and efficiency that Cash Fly Control's real-time updates and solid backend logic aspires to.

Lynch and Rothchild [8] stressed using common knowledge for investments in "One Up on Wall Street," mirroring the goal of Cash Fly Control to provide financial devices keeping the view of non-experts in mind. Mayer [9] emphasised the importance of income for life chances and hence the societal importance of financial literacy—this is supported by Cash Fly Control with its use of visualization and decision-making tools in the management of daily spending. Klümper and Qaim [10] also had the talk of possible technological benefits in agriculture, as technology and innovation can bring about visible economic benefits, which strongly supports the banking apps. Snapp et al., 11] studied farming practices and the financial implications of these, in passing implying the need for cost-benefit analysis tools such as Cash Fly Control. Levi and Reuter [12] related work to financial fraud prevention and argued for secure tracking systems - which is cleary addressed with cash Fly Control through the usage of JWT and bcrypt. js.

Alam et al. [13] proposed a data visualization-oriented personal finance system which used the JavaScript libraries to show the incomes and expenses. Their focus on visualisation is a great deal of why we are happy with using eslint as well as recharts "for graphs" if we don't need it to look like a screenshot of an old-fashioned IBM mainframe. Lee [14] studied the effectiveness of financial apps to enhance financial literacy, thus complementing the educational role of Cash Fly Control using easy-to-understand dashboards. [15] compared the effectiveness of visualization tools in finance applications, similar to the interactive

charts features in your application. Gupta et al. [16] proposed employing deep learning for smart finance systems and highlighted prospects for future enhancements such as financial prediction. Jain [17] investigated the evolving influence of technology on personal finance with focus on user-centered design that influenced the use of Tailwind CSS in responsive UI for Cash Fly Control. Sharma[18] looked at real time data visualization tools, similar to the real time income-expenditure update provided by Cash Fly Control. Lee [19] presented predictive modeling for optimising financial strategies, foreshadowing the scalability of Cash Fly Control into AI itself in modularised components. Lastly, Turner [20] investigated flows in financial visualization, focusing on concepts such as clarity, speed, and responsiveness (that are brought into play in your application's dashboard).

2.3 Gap Analysis

Table 2.2: Summaries The Project Gap.

Identified Gaps in Existing Systems	Description	Proposed Solution in Cash-Fly
Lack of Real-Time Data Synchronization	Many apps do not provide instant updates of balance after adding/removing transactions.	Implements real-time update logic between frontend and backend for accurate balance and transaction display.
Limited Data Visualization	Some applications use only basic list views or static charts.	Introduces dynamic and interactive bar, line, and pie charts using Recharts for financial trend analysis.
Inadequate Security in User Authentication	Several applications do not use secure authentication mechanisms.	Uses JWT-based authentication and bcrypt.js for password hashing to enhance data privacy and secure login.
Non-Responsive or Poorly Designed Interfaces	User interfaces are often not mobile-friendly or intuitive.	Utilizes Tailwind CSS to deliver a fully responsive, visually appealing, and user-friendly interface across devices.
No Emphasis on Financial Literacy or Insights	Lack of tools or features to help users understand or analyze their financial behaviors.	Offers a dashboard with categorized transactions, summaries, and charts for better understanding of income and expenses.
Limited Scalability and Extensibility	Many systems are not designed to accommodate future features like AI or integrations.	Built with the MERN stack following modular design principles to support scalability, future AI enhancements, and APIs.
Absence of Accessible	Applications often ignore	Applies accessible color

Design Considerations	accessibility needs (e.g., for color-blind users).	schemes and design principles via Tailwind CSS to ensure usability for all users.
Lack of Integration with Financial Planning Tools or Notifications	Few systems offer additional tools like budget planning, reminders, or notifications.	The system is built to accommodate future modules for budgeting tools and SMS/email alerts.

2.4 Summary

This chapter discussed the historical overview and the underlying information of Cash Fly Control application. The literature review included numerous works and initiatives concerning personal finance management systems, pointing out their pros and cons with various aspects. A number of research papers and applications were considered, which we found emphasized the needs for secure authentication and good-looking and easy-to-use data visualization, as well as real-time data processing. Although there are many financial management applications with some financial tracking and budgeting features, they often have limitations, such as fixed capacity scales, advanced analysis support, and accessibility-oriented designs. In addition, the gap analysis highlighted the main problematic fields of traditional applications, namely interactive visualizations, mobile responsiveness, authentication strength. To close these, Cash Fly Control incorporates a contemporary tech stack (MERN), takes great security measures and flatmates that with an intuitive design which offers real-time financial intelligence. In the end, this chapter formed the basis for the ingenious methodology of development and realization, which will be tackled on discussion of the later chapters.

Chapter 3

Research Methodology

3.1 Methodology/Requirement Analysis & Design Specifi cation

More can be found You need to login and go to the page Cash Fly Control Cash Fly Control web application was developed according to the Agile model - incremental and adaptive. This also helped in steady development progress and feedback, keeping the app in line with user demands and technology expectations at all times. Every sprint was dedicated to developing, testing, and constantly improving the essential components - authentication, income/expense tracker, data visualization, and dashboard.

Design Specification

- Frontend Design:
  - Developed using React.js with Tailwind CSS for UI styling.
  - Component-based architecture for reusability and maintainability.
  - State management using React hooks and context API.
  - Routing implemented with React Router.
- Backend Design:
  - Built using Node.js with Express.js as the framework.
  - RESTful APIs created for user authentication and transaction management.
  - Data validation and error handling integrated into all endpoints.
- Database:
  - Used MongoDB as a NoSQL database for flexibility and scalability.
  - Schemas defined for Users, Income, and Expense collections.
- Security:
  - Implemented authentication using JWT and password encryption using bcrypt.js.
  - Ensured secure API access with token-based protection.

This structured approach to development ensured that the system was built with robust architecture, secure handling of financial data, and a strong user experience focus.

3.1.1 Overview

The app was built on concept of simple Revenue and spending tracking. Cash Fly Control is smart, simple and intelligent tool for managing your finances. In this section, we describe the development method and tools as well as the system structure. The code was developed in modular and component based architecture, making it possible to build, test and refine component level features like authentication, dashboard and Transactions management independently.

The backend architecture follows MERN stack that incorporates MongoDB for data store, Express. js and Node. js for the backend APIs, and React. js on the frontend side. That is a formula for creating a scaleable, high-performaning application with real-time data interactions. The app is responsive and mobile-friendly, and built with tailwind css making it easy to compose layout and design for different devices and screens.

The development stage was initiated with requirement gathering and analysis, after which system design was done, involving the creation of UI mockups, planning of database schema, and modeling of API structure. The backend, which was designed to maintain users' authentication through JWT and hashed data through bcrypt, was developed after the system architecture was completed. js for password encryption. The frontend was wired up to the backend using RESTful APIs which facilitate dynamic interaction between the UI and backend services. Real-time presentation of data with recharts Users will appreciate the interactive bar, line, and pie charting tools that summarize financial data in a way that's easy to understand. The application also features a financial overall summary dashboard, which shows recent transactions and dynamically updates the overall income, expense, and balance.

This phase insured that all requirements were both formally discovered and technically mapped before implementation, resulting in a reduced software development cycle and an application that satisfied its functional and nonfunctional objectives efficiently.

3.1.2 Proposed Methodology

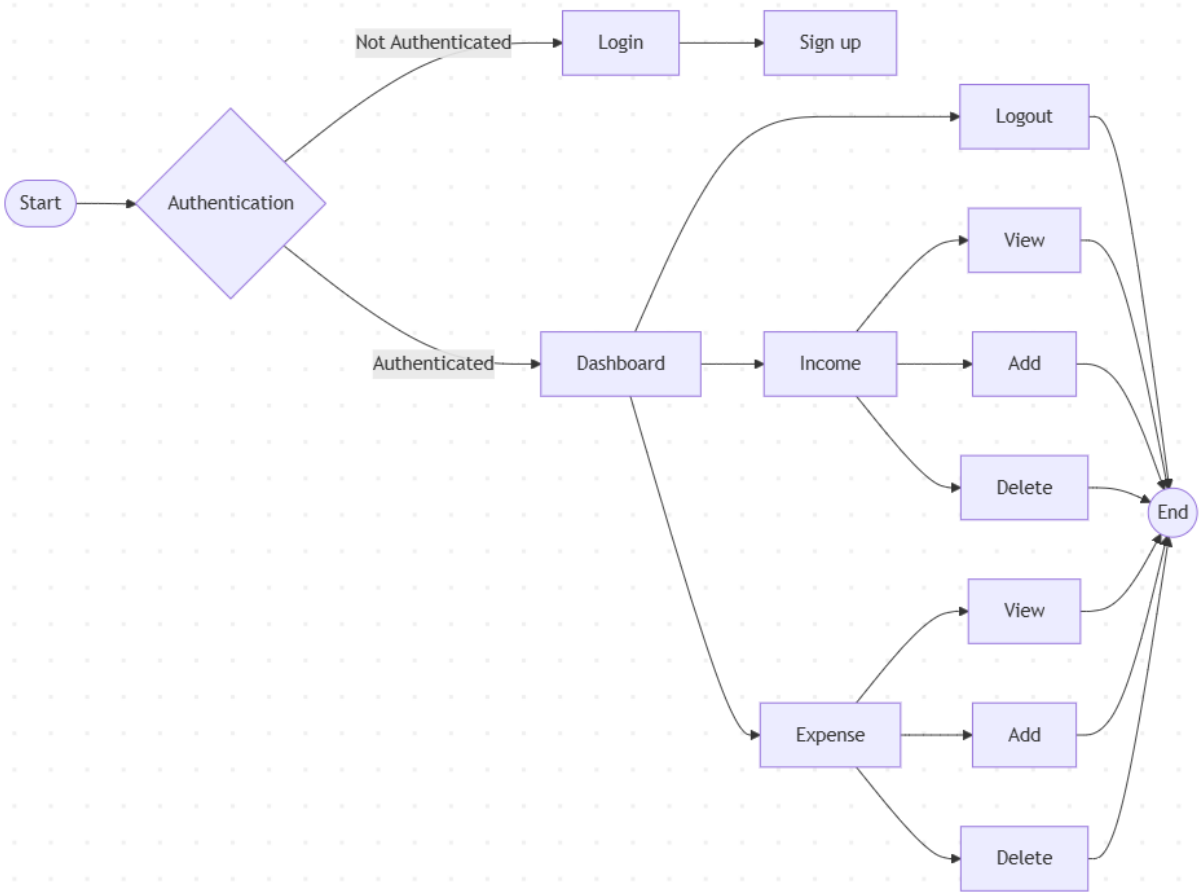

Figure 3.1: System Design

Visustin - offers flow chart formats and is still available now. paradeofrazorblades 10 hour ago Software Cash Fly - a personal finance app, this is depicted through the flowchart. The user journey begins at the Start node and then proceeds to an Authentication check. If the user is not signed in, then the message tells them to either sign in or sign up using the Login and Signup forms respectively. Then when logged in everyone goes to the Dash board, the main port of call for Cash Fly. Here, clients can edit their Income and Expense information or Logout. The Income and Expense sections both have actions of View, Add, and Delete so that customers can see, add, and delete their financial data as desired. Every activity ultimately ends at the End node which represents job finish. This is the flow that ensures Cash Fly is a secure and easy-to-use app, and that users are able to easily tap and keep tabs

on finances.

3.1.3 Functional and Nonfunctional Requirements

The requirements were gathered through observation of user behavior patterns in financial management and a study of existing applications. Based on this analysis, the project was divided into functional and non-functional requirements:

Functional Requirements:

- Secure user registration and login using JWT.
- Add, view, and delete income and expenses.
- Real-time calculation and display of balance.
- Graphical representation of income and expense data through bar, line, and pie charts.
- Responsive dashboard with recent transaction summaries.
- API-based interaction between frontend and backend.

Non-Functional Requirements:

- Scalability for handling increased data load.
- Responsiveness across devices and screen sizes.
- Secure password encryption using bcrypt.js.
- Fast load times and optimized database queries.
- Accessibility features like color-blind-friendly UI using Tailwind CSS.

3.1.4 Context Diagram

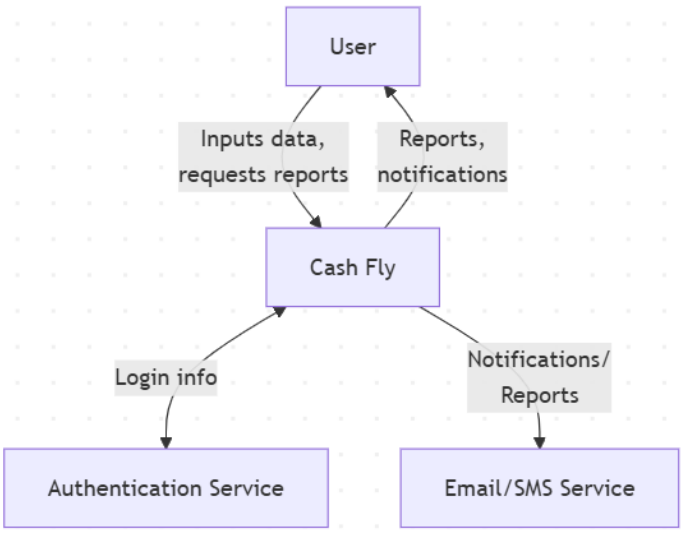

Figure 3.2 Context Diagram

This context diagram provides a clear and high-level overview of your Cash Flow Control system, showing its boundaries and interactions with external entities. It helps to visualize the scope of the project and is useful for both developers and stakeholders to understand how the system works within its environment.

3.1.5 Data Flow Diagram Level 1

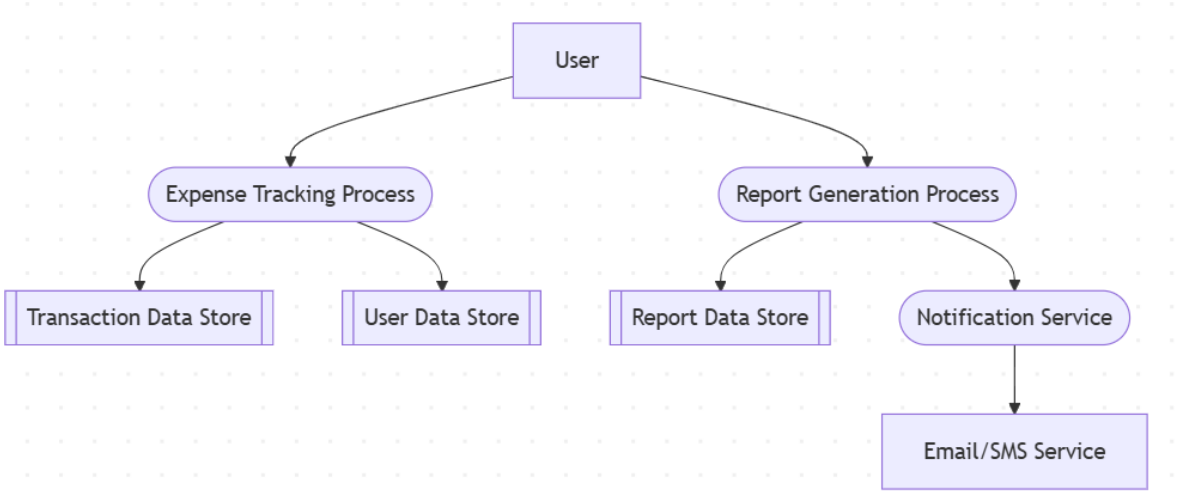

Figure 3.3 DFD level 1 Diagram

The DFD Level 1 for the Cash Flow Control project illustrates the core processes within the system, breaking down the high-level operations into smaller, manageable components. It includes the User Authentication Process, where users register and log in via an external Authentication Service, the Expense Tracking Process that allows users to input income and expense data, and the Report Generation Process that generates financial summaries and visualizations. Data flows between these processes and the relevant data stores, including the User Data Store (storing user information), the

Transaction Data Store (storing income and expense records), and the Report Data Store (storing financial reports). The Notification Service sends confirmation and reminder messages to users through an external Email/SMS Service. This diagram highlights the data exchanges, interactions, and data management within the system, providing a clear view of its internal workings.

3.1.6 UI Design

The UI Design of Cash Flow Control app is dedicated to providing an easy, clean, and convenient user interface, in order to improve UX. This is well-designed template with a top menu bar and a right side bar that automatically hides itself on narrower screens. Main pages are the Dashboard for a quick overview of income and expenses, the Income/Expense Pages, where one approaches transactions and the Reports Page with an interactive chart for analyzing financial information. It employs a contemporary color scheme, readable typography and clear icons that all help guide the way around the system. It also focuses on accessibility through high contrast, keyboard navigation, and screen readers. The UI is defined for good user experience that provides comfortable navigation among the devices and provides the great usability for users to manage finances in simple and clear way.

Layout and Structure

The UI design is clean and contemporary, and built with a responsive grid system, optimized for desktop and tablet, and mobile device. The layout elements are:

Header: A stationary navigation bar across the top of the screen that keeps access to the most important rooms and functions of the app at a fingertip, like:

Logo: Whether or not the app has a professional logo or some kind of identifying brand.

Navigation Links: Fast links to sections such as Dashboard, Expenses, Income, Reports, Settings, Logout.

User Profile: A drop-down where users would be able to access their account settings or log out.

3.1.7 Use Case Diagram

The Use Case Diagram of the *Cash-Fly* system illustrates the interactions between the user and the core functionalities of the application. The primary actor is the User, who can

perform actions such as Register/Login, Add Income/Expense, View Dashboard, Generate Reports, and Logout. This diagram helps visualize system behavior from the user's perspective, clarifying the scope of features and guiding system design based on user requirements.

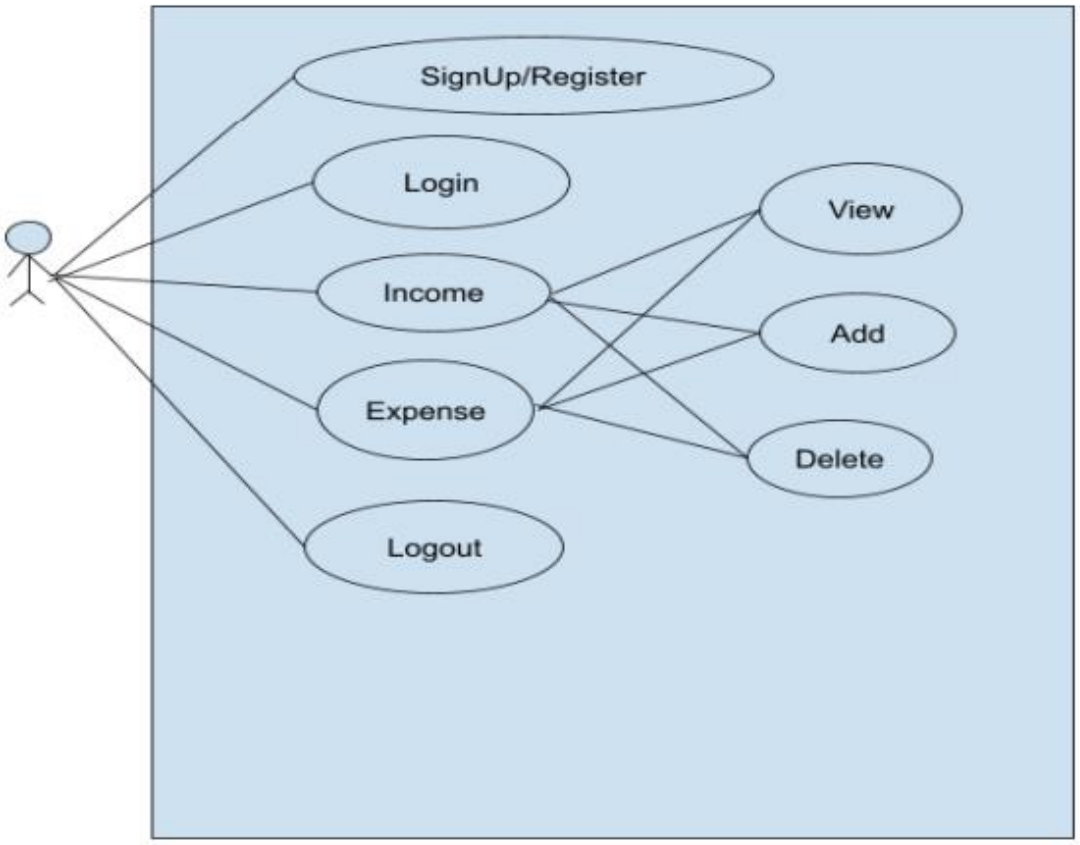

Figure 3.4: Use Case Diagram

3.1.8 Class Diagram

The Class Diagram of the *Cash-Fly* system outlines the structure and relationships of key components within the application. It includes classes such as User, Transaction, and Category. The User class holds information like userID, name, and email, while the Transaction class manages details such as transactionID, amount, type, and date. The Category class organizes transactions with attributes like categoryID and categoryName. The relationships between these classes are crucial for the backend architecture, ensuring smooth data management and interaction, ultimately supporting the core functionalities of the expense tracking system.

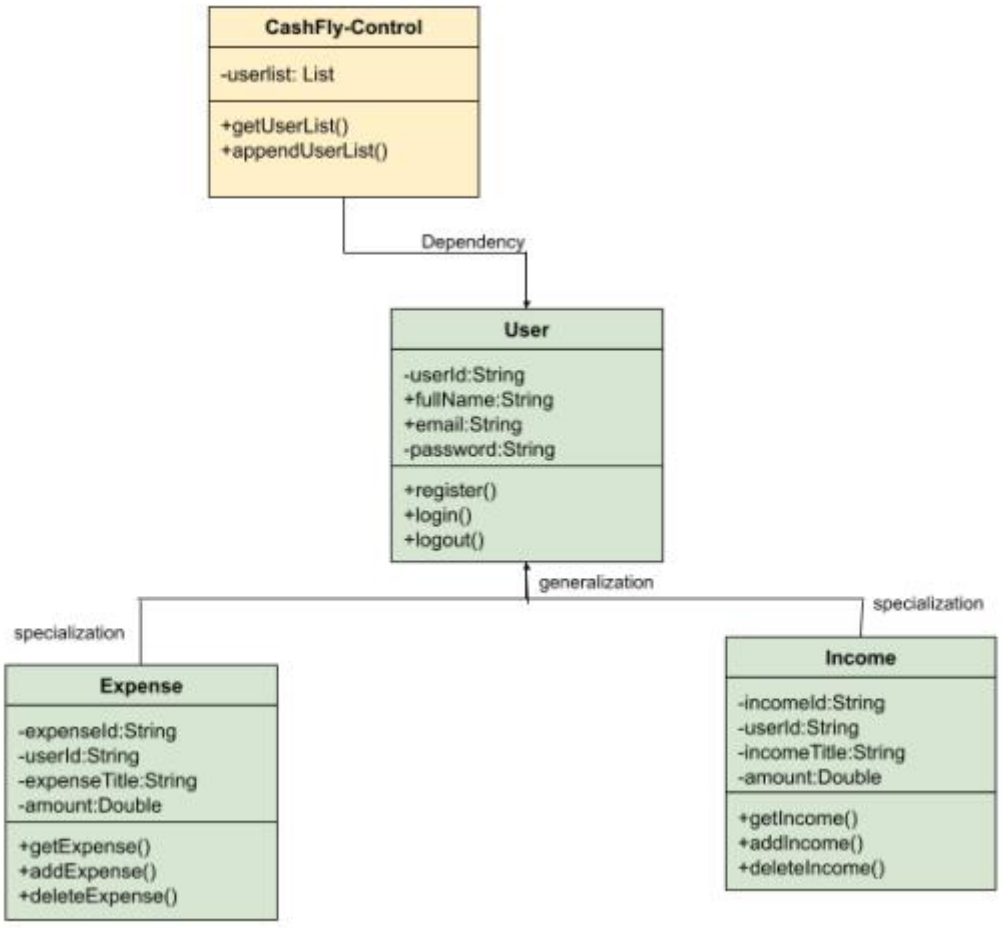

Figure 3.5: Class Diagram

3.2 Detailed Methodology and Design

The Detailed Methodology and Design for the Cash Flow Control project follows an Agile approach, focusing on iterative development, regular feedback, and continuous improvement. The application is built using the MERN stack (MongoDB, Express.js, React.js, Node.js), ensuring scalability and flexibility. The backend handles secure user authentication with JWT and data processing, while the frontend offers a responsive, user-friendly interface using React.js and Tailwind CSS. Data security is prioritized with encryption and secure communication, and the system includes features such as financial reporting, interactive charts, and email/SMS notifications. Testing is integrated throughout the development process, using both automated and manual methods to ensure functionality and performance. The modular architecture and user-centric design allow for easy future enhancements and a seamless experience across devices, making the app efficient, secure, and intuitive for managing personal finances.

Architectural Design:

- Modular Architecture: The design follows a modular architecture, promoting

scalability and maintainability. Each core feature (user authentication, expense tracking, reports) is implemented as a separate module, allowing easy updates and the addition of new functionalities without disrupting other parts of the system.

- MERN Stack: The project leverages the MERN stack:
    - MongoDB is used as the NoSQL database to store user data, transactions, and financial records. MongoDB's flexibility allows for fast and dynamic schema changes, which is ideal for handling diverse financial data.
    - Express.js and Node.js are used for building the backend API. Express.js simplifies routing and request handling, while Node.js enables fast and efficient data processing and asynchronous operations.
    - React.js is used for the frontend, providing a dynamic and interactive user interface. It allows for fast rendering and seamless updates to the UI based on user input.
- JWT Authentication: The application uses JSON Web Tokens (JWT) for secure user authentication. After a successful login, users receive a token, which is required for accessing protected routes, ensuring secure data transactions.
- Tailwind CSS: For styling the application, Tailwind CSS is used, enabling a responsive and modern design. It allows for rapid prototyping and customization, ensuring that the UI adapts seamlessly across various devices and screen sizes.

Data Flow and Interaction:

- Backend Processes:
    - The backend handles all data operations, including CRUD (Create, Read, Update, Delete) for user transactions (income and expenses) and generating reports. The Express.js API interacts with MongoDB to store and retrieve data, while validating user input to prevent invalid data entries.
    - For sensitive operations like user login and registration, bcrypt.js is used to hash passwords before storing them in the database, ensuring secure password management.
    - The system also integrates email/SMS notifications via external services (e.g., SendGrid for email and Twilio for SMS) to inform users about successful actions, reminders, or important updates.
- Frontend Interaction:
    - The React.js frontend communicates with the backend API to display dynamic content such as transaction data, financial reports, and real-time graphs. Users can interact with the UI by adding transactions, adjusting categories, and generating reports.

    - The frontend uses Redux for state management, ensuring that data is consistently available throughout the app, reducing unnecessary re-renders, and improving performance.
    - Charts.js or similar libraries are used to visualize financial data (e.g., pie charts, bar graphs) in the reports section, providing users with insights into their financial behavior.
- Responsive Design: The design is mobile-first, ensuring that all core features are easily accessible on smaller screens. As the screen size increases, the UI adapts, with the sidebar appearing on larger devices and navigation becoming more streamlined on mobile.

Security and Privacy:

- Data Encryption: To protect user data, all sensitive information, including passwords and financial transactions, is encrypted using industry-standard encryption techniques such as bcrypt for password hashing and AES (Advanced Encryption Standard) for sensitive data.
- Secure Communication: All communication between the frontend and backend happens over HTTPS, ensuring that data exchanged between the user and the server is encrypted and secure from man-in-the-middle attacks.
- Session Management: User sessions are managed using JWT for secure token-based authentication. Tokens are stored securely in the browser's localStorage or sessionStorage, and are invalidated after user logout or session expiration.
- Authorization & Role Management: Access to different parts of the system is controlled by user roles (e.g., admin and user). The system ensures that only authenticated users can access their own data, and administrators can have elevated privileges for managing the overall system.

3.2.1 Dashboard

This the main dashboard of this project where all report is shown and a sidebar added which contains all the feature of this development project.

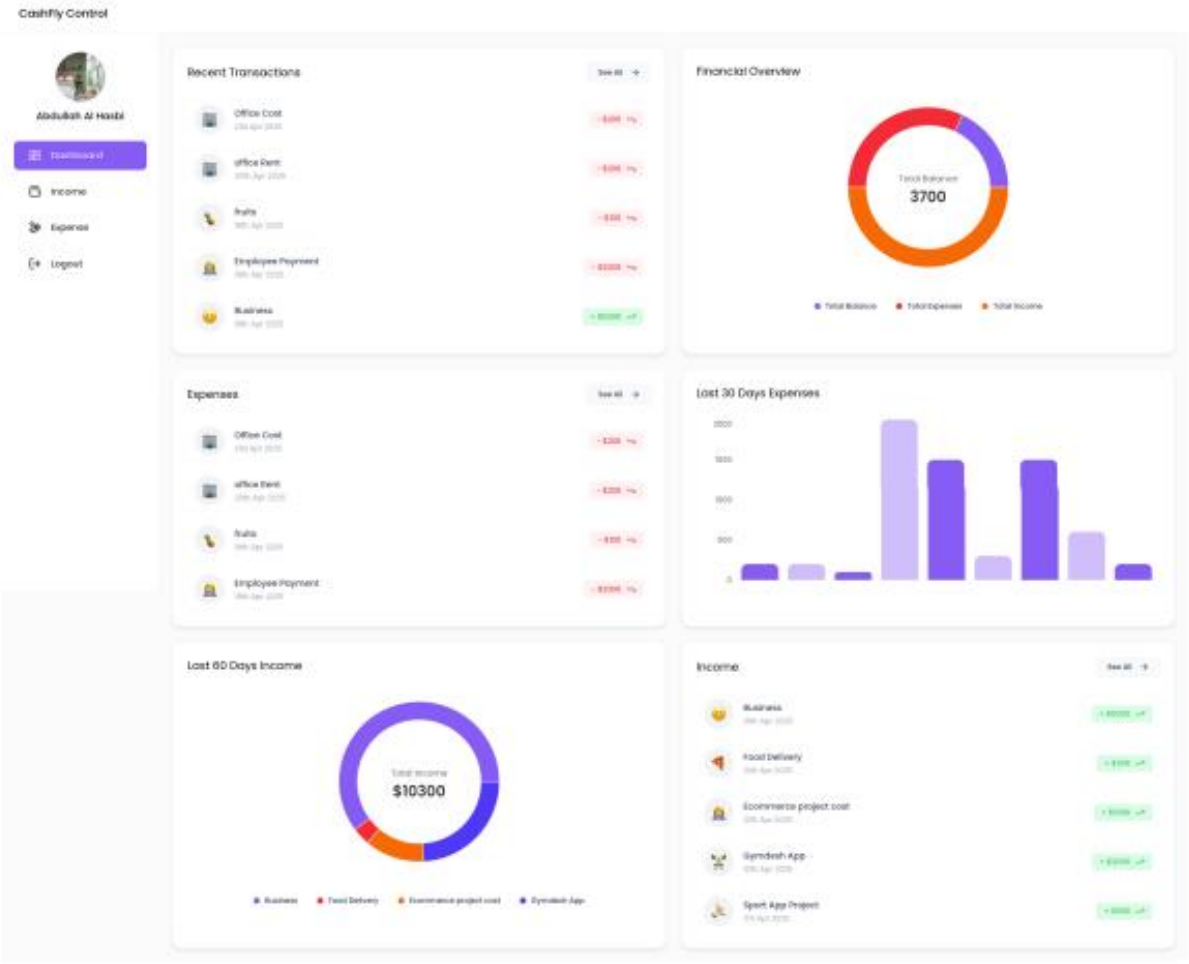

Figure 3.6 Dashboard

3.2.2 Income Page

In this page, users can see all income lists and income bar-chart. users can delete come from income lists.

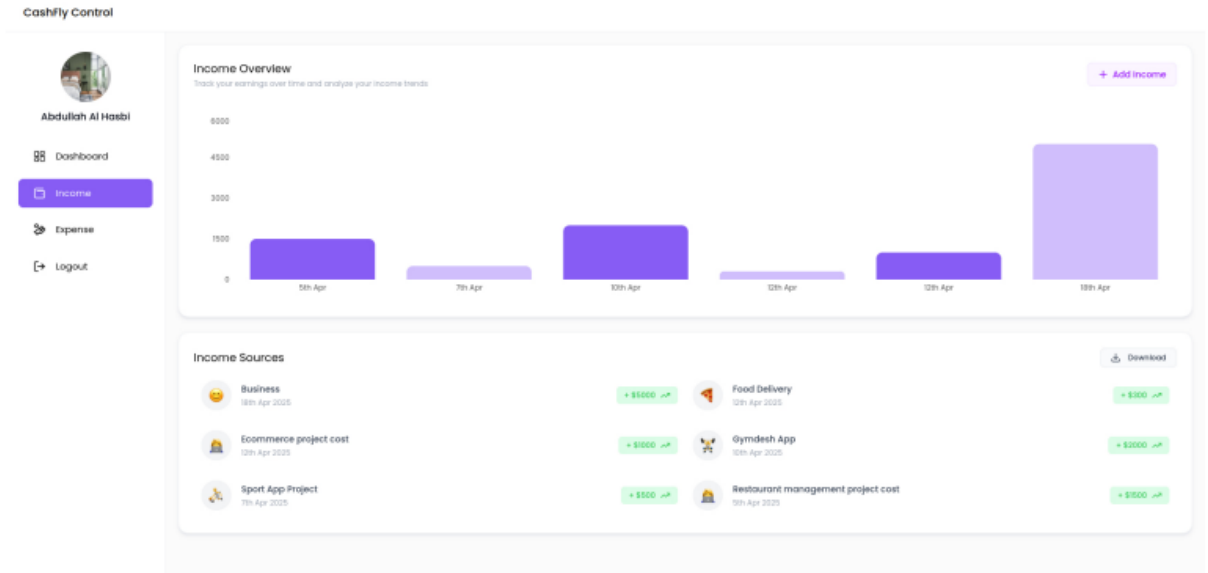

Figure 3.7 Income Page

3.2.3 Add Income

In this feature users can add income with emoji icons, income title, income amount and date picker.

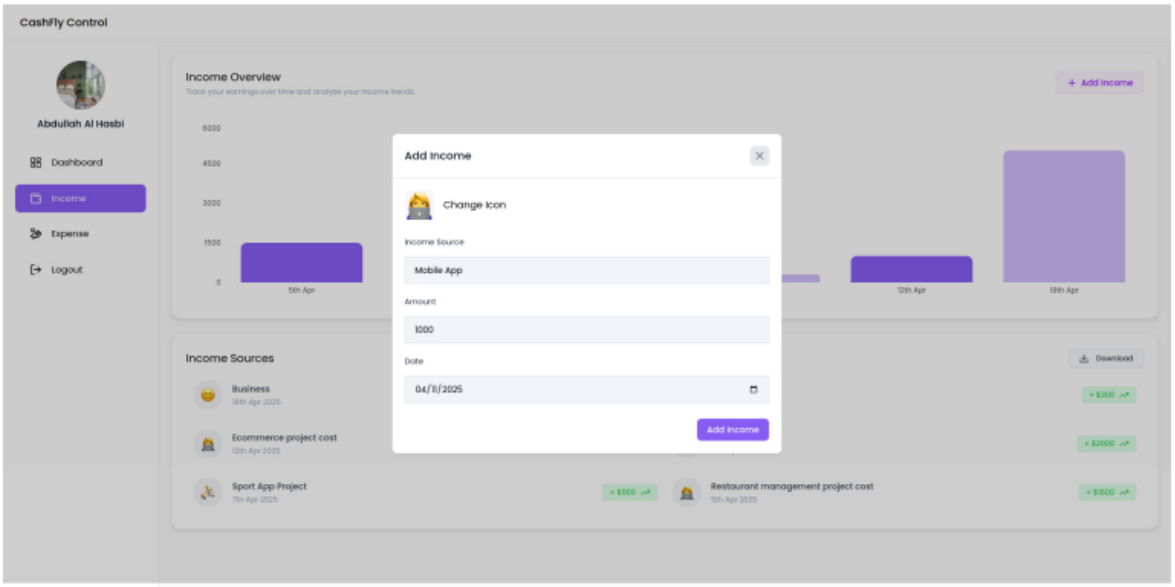

Figure 3.8 Add Income

3.2.4 Expense Page

In this page, users can see all expenses lists and expense line-chart. users can delete expenses from expense lists.

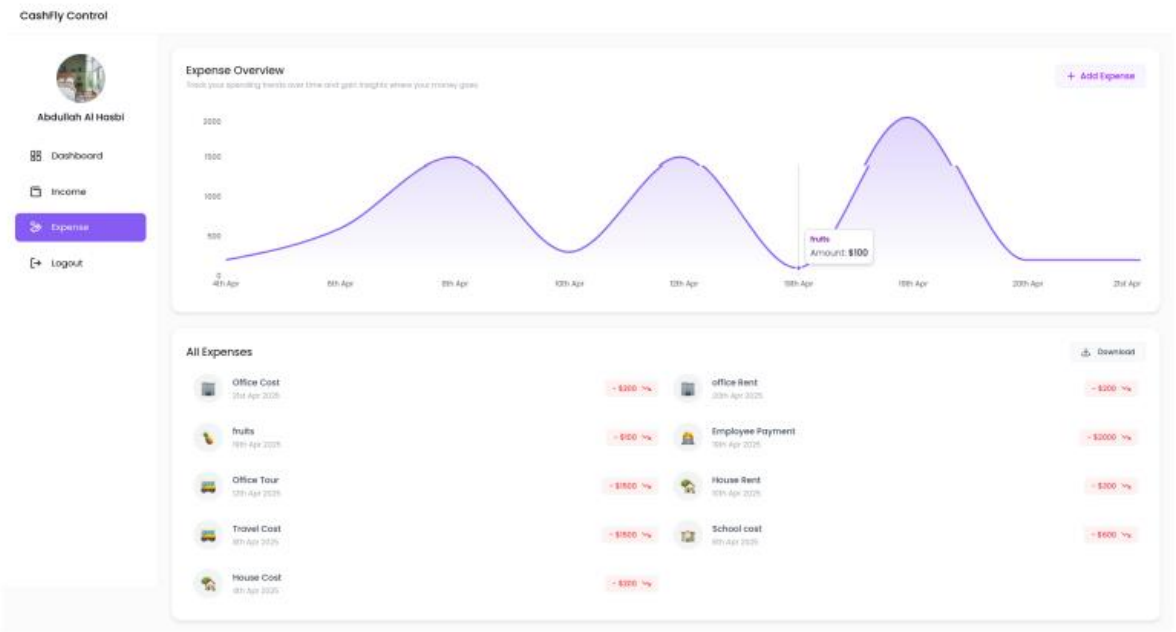

Figure 3.9 Expense Page

3.2.5 Add Expense

In this feature users can add expense with emoji icons, expense title, expense amount and date picker.

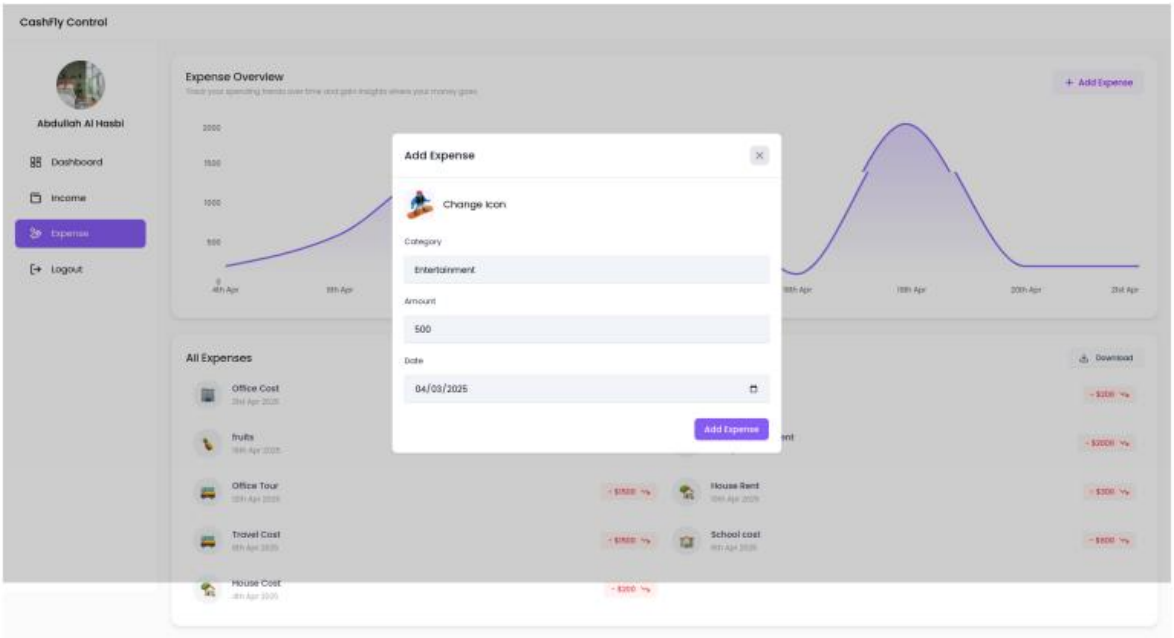

Figure 3.10 Add Expense

3.2.6 LogIn

This is the Login Page of the CashFlyControl web application. It combines functionality and aesthetic design to provide users with a smooth entry point into the system.

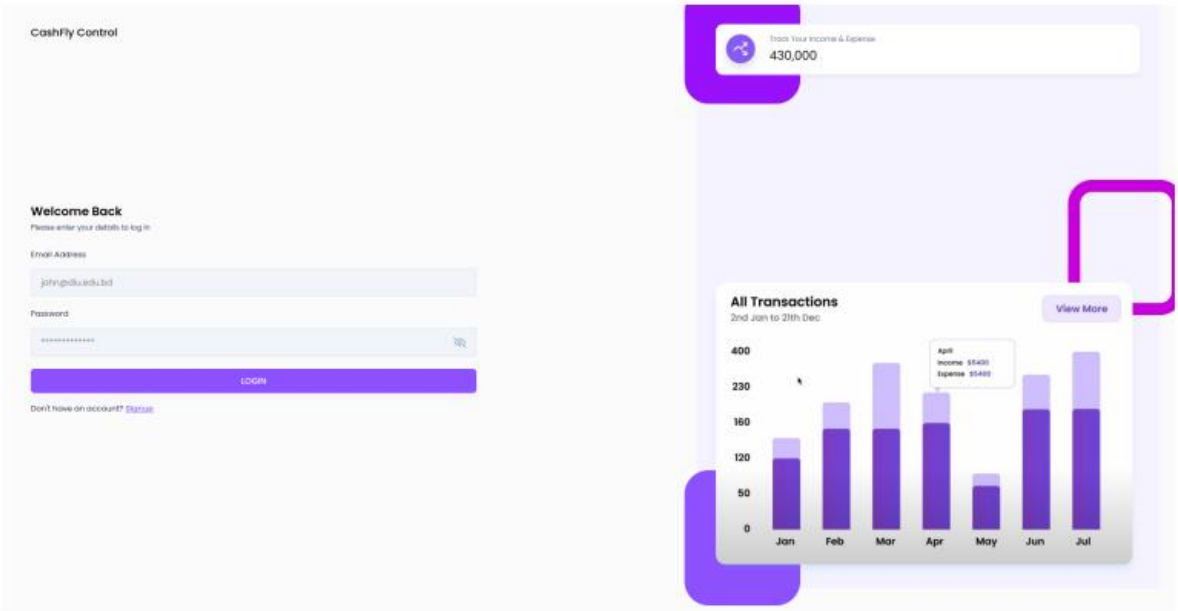

Figure 3.11 LogIn Page

Key Features of the Login Page:

- User Authentication:
  - Allows users to securely log in using their registered email and password.
  - Password visibility toggle icon enhances user experience and reduces entry errors.
- Responsive Layout:
  - The layout adapts well across various screen sizes, offering a seamless experience on both desktop and mobile devices.
- Visual Dashboard Preview:
  - On the right side, users can see a financial summary preview, including:
    - Total Income & Expense
    - A bar chart visualizing monthly transactions (income, expense, and balance) from June to July.
  - This preview creates anticipation and gives a quick glimpse into the application's core features.

3.2.7 SignUp

This is theSignUp Page of the CashFlyControl web application. It combines functionality and aesthetic design to provide already registered users with a smooth entry point into. the system.

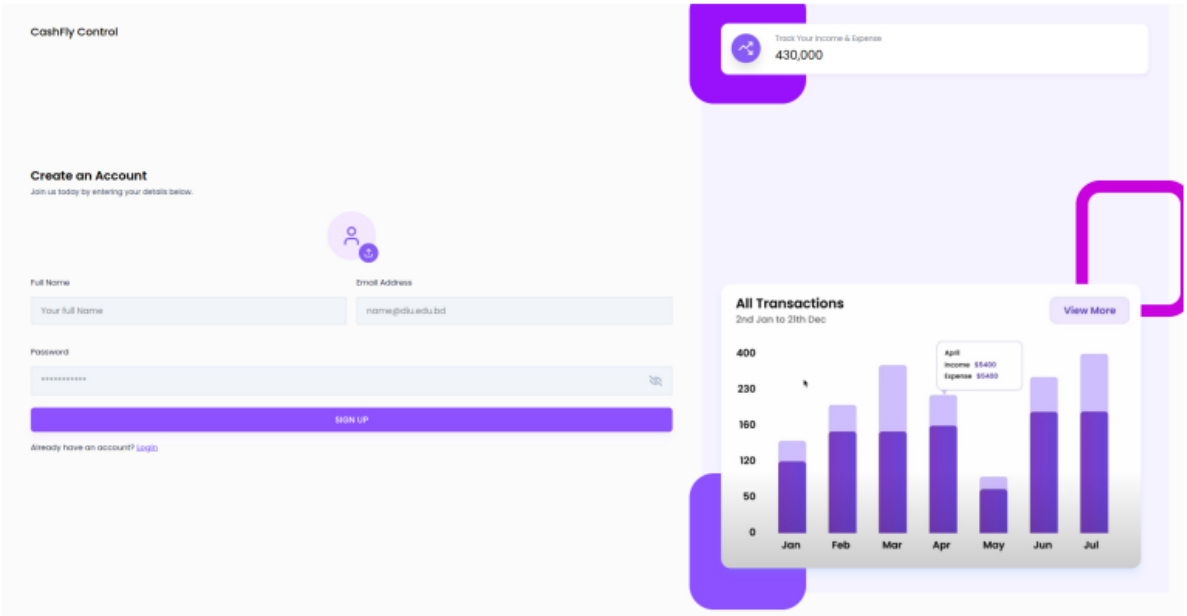

Figure 3.12 SignUp Page

Key Features of the SignUp Page:

User-Friendly Layout:

- The page is designed with clarity and simplicity in mind. Each input field

is clearly labeled, allowing users to understand what information is required to register for the app.

Form Fields:

- **Full Name**: A text input field where users can enter their full name. This field ensures that the system can address the user properly and personalize their experience.
- **Email**: A text input field for users to enter their email address. This serves as a unique identifier for each user and will be used for account-related communications such as notifications, password resets, etc.
- **Password**: A password input field where users set their password. The password should be securely encrypted, with the UI offering visibility toggle options to ensure ease of use.

3.3 Project Plan

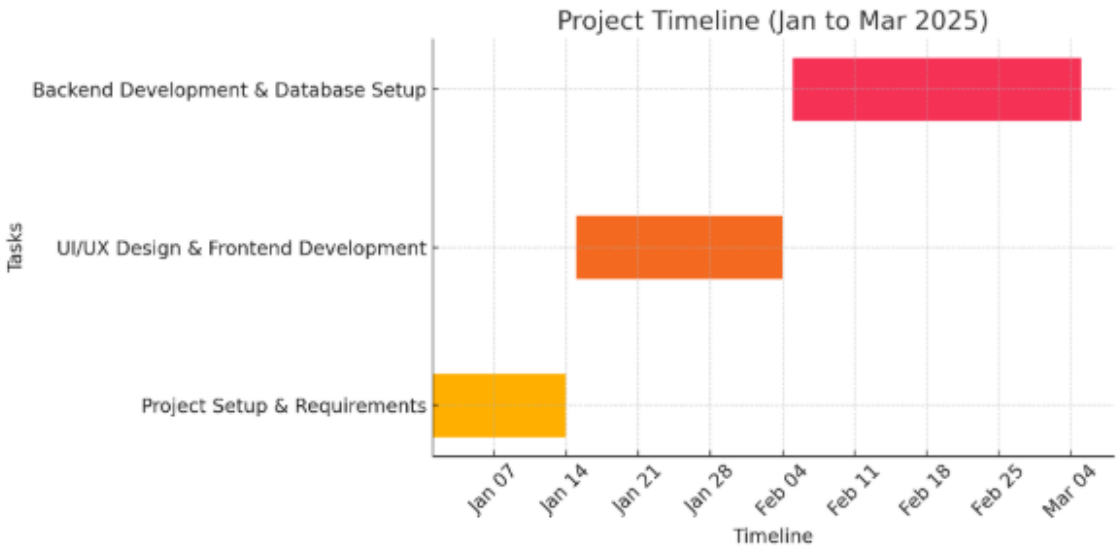

Figure 3.13 Project Plan

3.4 Task Allocation

The Cash-Fly project task assignments were tactically assigned according to personal competences and the project needs. NodeJS as the backend, the backend development. js and MongoDB - concentrated on creating secure APIs, JWT authentication and sleek data handling while the frontend, developed in React. js and tailwindCSS, was to develop a dynamic and responsive UI with data visualization. Additional dependency management on chart libraries for visualization and making friendly display financial data was crucial too. Quality assurance was a significant part, with frontend elements and backend APIs

were tested manually and automatically, using Postman, Newman, performance testing etc to ensure it reliable, efficient and working seamlessly. Also, the development process was accompanied by documentation and reporting in order to be sure in understanding how development, API spec, user guide. This sharing was designed to include clear division of labor, responsibility and collaboration, aiming to increase success of the project.

3.5 Summary

In this chapter, the construction process of the Cash-Fly expense tracker web application was suggested with a stress on the significance of task distribution and unambiguous responsibility assignment. The project was separated into major tracks: backend development, frontend developments, data visualizations, testing and documentation. All areas were allocated to team members according to their skills and knowledge, which facilitated the advance of the work and the quality of the results. The backend handled the creation of a secure, scalable infrastructure while the frontend delivered a responsive, engaging user experience. Data visualizations were also included to allow users to better gain insight into their financial data, and strict testing was incorporated to maintain reliability of the application. In general, with the task assignment approach we aimed to minimize development effort and project completion time.

Chapter 4

Implementation and Results

4.1 Environment Setup

So, to build the Cash-Fly expense tracker web app, it was vital to have a good working development environment. This space included the coding, testing, and deployment tools and technology. The development environment was setup so that the team could work together well, and take advantage of modern web development techniques.

Server-side Development Environment:

It was built on Node. js for the server environment in conjunction with Express. js for routing and http request handling. NoSQL MongoDB was selected as the database as it scales and flexible enough to work with different financial data. The schema definition and the interaction with MongoDB was implemented with Mongoose library, and JWT (JSON Web Tokens) was used for secure user authentication.

To launch the frontend web project, navigate to the frontend folder and run the following command.

On the client side, its built with react. js, widely used JavaScript library for user interfaces. Its component-oriented structure enabled in developing the resuable and mainitainable UI elements. The UI wrapped with Tailwind CSS for responsive, cross-device friendly design. The application also had functionality with Chart. js for data visualisations to facilitate viewing of income and expense data through interactive-chart graphics.

Tools and ServicesDevelopment of the process was aided by a number of tools and services:

- Git and GitHub to version control and collaborate over code.
- Postman testing of API and Making sure of end points in backend.

● VS Code served as the primary IDE providing support such as debugging, code linting, and extensions for both JavaScript and MongoDB.

● npm (Node Package Manager) was used to manage dependencies and execute scripts.

Local Development and Cloud Deployment: The application was developed and tested locally, in which the development team was able to modify and debug the system effectively. When the application became stable, it was released to a cloud provider for public use. The backend ran on Heroku and the frontend using Netlify, this provided both CI and decent scaling.

4.2 Testing and Evaluation/Performance/ Comparative Anal ysis

The Cash-Fly application has been thoroughly tested for its functionality, consistency, efficiency and performance. Testing process was performed manually, using either unit testing and/or integration testing to validate the correctness on the frontend part as well as the backend part. 68) Postman with Newman was employed to test the API endpoints to ensure that the frontend and the backend can communicate correctly. Performance tests were performed to determine the responsiveness and scalability of the application, concentrating on efficiency of use under heavy load. The app was reviewed in the areas of usability, data accuracy and security. Performance was gauged based on load times, the speed with which to process transactions, and system stability as provoked in various circumstances.

The application has been benchmarked against other applications that have similar purpose to track your expenses. Cash-Fly was, however, proved to offer better quality of data representation and to be more customizable for users than certain competitors. The responsive design of the app and live links to data also contributed to creating a better experience, and made the app a viable competitor in personal finance management.

4.3 Results and Discussion

Success: The Cash-Fly application did meet its goal by providing a secure and easy-to-use expenses tracker app that gives real time updates on the data being entered, as well as interactivity with the charts and dashboard. Built with React. js, Node. js, Express. js and MongoDB, offering a high level of performance and scalability. From testing, it was clear that the service worked upto the mark across the devices with a secured data handling and user friendly experience. Comparison with the system found better data visualization and

customization than counterparts. Performance was good, but more load testing and features such as tracking where you spend your money might help improve the app. Above all, there is consensus that the project has accomplished its goals and provides a firm foundation for further development.

4.4 Summary

Based on requirements anal ysis as discussed in chapter 3 implementation, testing and analysis of the Cash-Fly expense tracker was covered in Chapter 4. On the development side, getting a great base to build on with cutting edge tech such as React. js, Node. js, Express. js (and the surrounding ecosystem) and MongoDB for a scalable and user-friendly product. Thorough testing validated the application's smooth operation, data security and responsiveness on all devices. The real-time updates and interactive data visualization helped improve all this user experience. Comparative investigation revealed that Cash-Fly was superior to other related tools in functionality and performance. All in all, the application has been proven to fulfill to a great extent it's purpose to be a stable tool to handle personal finances and for future enhancements and expansions.

Chapter 5

Engineering Standards and Design Challenges

5.1 Compliance with the Standards

Web Development Standards (W3C)

- Description: The project adhered to W3C standards for HTML, CSS, and JavaScript to ensure cross-browser compatibility and accessibility. This ensures the app works smoothly across different devices and browsers.
- Rationale: W3C standards enhance compatibility and long-term maintainability of the application.

Security Standards (OWASP)

- Description: OWASP guidelines were followed to implement secure practices, particularly JWT for authentication, ensuring protection of sensitive financial data.
- Rationale: Following OWASP standards guarantees robust security, crucial for protecting user financial information.

Database Design Standards (ACID)

- Description: The application followed ACID principles in MongoDB to ensure data integrity and reliable transactions.
- Rationale: ACID compliance ensures that all database operations are consistent and prevent data corruption, which is critical in financial applications.

Responsive Design Standards (Mobile-First)

- Description: The Mobile-First approach was used with Tailwind CSS to make the app responsive across all devices, with a focus on mobile users.

- Rationale: Mobile-first design ensures a better user experience on mobile devices, which are widely used for personal finance management.

5.1.1 Software Standards

- Code Quality and Maintainability
- Version Control (Git)
- Modular and Component-Based Development (React.js)
- Testing Standards (TDD/BDD)
- Performance Optimization

5.1.2 Hardware Standards

- Server Infrastructure
- Database Hosting
- Device Compatibility
- Load Balancing
- Security Hardware

5.1.3 Communication Standards

- API Communication (RESTful APIs)
- Data Encryption (HTTPS, SSL/TLS)
- Real-Time Data Updates (WebSockets)
- Error Handling and Logging
- Inter-Process Communication (IPC)

5.2 Impact on Society, Environment and Sustainability

5.2.1 Impact on Life

The Cash-Fly expense tracker app provides a direct influence on real people just like you manage their money efficiently. It enables people to monitor how much money they're spending, see how much income and spending they're having and make intelligent money decisions. This results in better financial knowledge and control, resulting in a better quality of life, due to better money management.

5.2.2 Impact on Society & Environment

On a more macroscopic level, the system may provide a force for good for society by shaping more responsible financial behaviors, directly leading to less debt and savings and independence on the part of individuals. Though it directly addresses personal finance management, actively encouraging responsible spending can also indirectly benefit community-wide economic health. On the environment front, the cloud-based nature of the app minimises resource use and as such generates signficanlty less paper waste than compactor paper-based approaches.

5.2.3 Ethical Aspects

Cash-Fly app maintains high code of ethics by protecting the users data privacy and security. It follows and is in compliance with data-protection regulations like GDPR as it is applied with secure authentication methods and encryption for data transmission. In addition, the application refrains from leveraging user data for corporate gains, allowing for greater transparency and user confidence in how financial information is managed.

5.2.4 Sustainability Plan

The Cash-Fly app is built for long-term endurance in a cloud model, scalable to grow and adapt to a future user base. Admitted there are many such libraries, frameworks being used but modular component based development (React. js) which enables simple addition and updates to the application. There will be ongoing releases and improvements to ensure the software continues to be fast, secure and compatible with new technologies. Furthermore, environmentally friendly cloud hosting is a priority, so that the application can grow without concern for detrimental environmental impact.

5.3 Project Management and Financial Analysis

The cost estimates for Cash Fly Control are development tools (Visual Studio code, Postman), cloud hosting and domain registration, all maintained within formal budget constructs. The authors employed agile project management, breaking down tasks into sprints with frequent team meetings and reporting to facilitate a timely publication of the resources. Financial analysis and budget: Developing the project as a standalone project with open-source tools and free-tier services wherever possible helps to minimize the cost. The costs (in Bangladeshi Taka \UTF{00BD}\UTF{00BD} ``BDT'') further at which these are estimated are, as follows:

Table 5.1 Budget Analysis

Expense Category	Estimated Cost (BDT)
Domain and Hosting	5,000 BDT per year
Development Tools & Software	Free (Open-Source)
Cloud Server Deployment (Future)	15,000 BDT per year
Testing and Debugging Tools	Free (Manual Testing)
Miscellaneous Expenses	3,000 BDT
Total Estimated Budget	**23,000 BDT**

5.4 Complex Engineering Problem

The biggest technical challenge Cash-Fly solved is guaranteeing real-time, secure, and accurate financial data processing between multiple devices and user sessions. This involved tackling issues around authentication, synchronisation and performance. Handling real-time updates and ensuring that data accuracy is preserved required efficient react state management, optimizations in MongoDB queries, and with RESTful APIs aright error handling. To make the data transmission and storage secure, especially for sensitive financial data, we did not have any alternative but to use JWT-based authentication, HTTPS, and input validation to avoid typical web vulnerabilities. It was a difficult engineering problem because I think to balance those dimensions and not disrupt the user experience was really hard to do on desktop and mobile.

5.4.1 Complex Problem Solving

Table 5.2: Mapping with complex problem solving.

Problem Solving Category	Mapped Aspect in Project	Rationale
P1: Depth of Knowledge Required	Real-time secure financial data handling	Requires deep understanding of web architecture, secure authentication (JWT), database design (MongoDB), and API integration
P2: Range of Conflicting Requirements	Balancing performance, security, and usability	Needed to meet performance goals without compromising security and UI/UX responsiveness

P3: Depth of Analysis Required	Managing real-time state updates and database sync	Required analyzing React state management and asynchronous API calls to ensure data consistency
P4: Familiarity with Standards and Codes	Compliance with W3C, OWASP, and ACID	Ensured best practices in secure, scalable, and maintainable application development
P5: Use of Appropriate Tools and Techniques	Tools like Postman, MongoDB Compass, DevTools, Git	Employed modern development tools for API testing, debugging, and collaborative coding
P6: Innovation in Designing Solutions	Designing modular architecture and responsive UI	Used component-based React design with Tailwind CSS and modular Node.js backend
P7: Consideration of Broader Impacts	Ethical data handling, sustainability, user empowerment	Emphasized data privacy, open-source development, and personal finance literacy

Mapping with Knowledge Profile for EP1

Table 5.3: Mapping with knowledge Profile.

Knowledge Profile	Mapped Area in Project	Rationale
WK4	Secure Authentication, API Integration	Required advanced coding and backend integration knowledge
WK5	Compliance with W3C, OWASP, and ACID Standards	Ensured best practices in secure, standard-based development
WK6	Real-Time Data Sync and Optimization Techniques	Needed research and implementation of performance-efficient solutions

5.5 Summary

An overview of engineering standards, design challenges and some complex problem-solving strategies used in the Cash-Fly application development were also given in this chapter. It emphasized adherence to important software, hardware, and communication standards necessary to guarantee a system that is both secure, scalable, and user-friendly. The chapter also covered project's ethical, social, environmental aspects and a

plan toward a sustainable project's expansion. In addition, we mapped complex engineering problems with common problem-solving patterns and knowledge profiles, showing a systematic manner of handling the problem of real-time management of financial data, secure authentication and system design.

Chapter 6
Conclusion

6.1 Summary

Table 6.1: CO Description for FYDP-Phase-I

CO	CO Description	PO
CO1	Apply newly gained and existing knowledge to identify a real-life, complex engineering problem for the Final Year Design Project, ensuring practical relevance and innovative solutions.	PO1
CO2	Analyze different aspects of the goals in designing a solution for the Final Year Design Project.	PO2
CO3	Study various problem areas, identify key issues, and set clear goals for the Final Year Design Project through research and analysis.	PO3
CO4	Conduct cost analysis and budgeting, and use proper project management methods during the entire development process of the Final Year Design Project.	PO11

This project was cash-Fly, a remedy to the problem of a simple, user-friendly expense tracker like application using the MERN stack (MongoDB, Express. js, React. js, Node. js). Users can log in securely, register their income and expenses and view all their financial information on dynamic charts. During the development, the project adhered to software engineering best practices, implemented secure and scalable architecture design patterns, and solved challenging issues for real-time data processing and UI responsiveness. The work was pragmatic and impactful for personal finance management in real life and well considered with ethics, cost efficiency, and sustainability.

6.2 Limitation

Though the Cash-Fly project is working well, it has some limitations. At present, the system does not have advanced functionality like AI-based automated expense categorization, support for multiple user roles (e.g. family or group budget), and offline capability. The application relies on the availability of internet and lacks integration with a mobile app. There is also potential for such technology as 2FA and end-to-end encryption to provide even more security despite the presence of security measures like JWT and HTTPS. These constraints, however, are opportunities for future development and extension.

6.3 Future Work

In order to improve the performance, scalability and user experience of the CashFly web application the following enhancements are to be considered in the future releases:

- **Integration of Payment Gateway on the Web:** Connect popular platforms such as bKash, Nagad, Rocket, Payoneer and Stripe to enable safe, frictionless digital transactions and minimize reliance on manual payment processes.
- **Mobile App Development:** Create custom mobile apps for Android and iOS, enabling your users to access rent payment and account information on their mobiles anytime and from anywhere.
- **Enhanced Security Features:** Bring in strong encryption to protect the security of user and transaction data, keep it safe from cybercriminals and to ensure data privacy.
- **Cloud-Based Deployment:** Move the system to the cloud for up-time, live updates and scalability as we grow the user base.

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